

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

GWENDOLYN LEWIS

Debtor(s)

Case No. 23-21928CMB

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/12/2023.
- 2) The plan was confirmed on 12/05/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/10/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,825.42.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,179.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$14,179.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,462.75
Court Costs	\$0.00
Trustee Expenses & Compensation	\$850.74
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,313.49**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTMENT	Unsecured	7,072.00	7,072.01	7,072.01	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	350.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	1,240.49	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	1,540.49	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	70.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,851.00	1,851.39	1,851.39	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
CITY AND SCHOOL DISTRICT OF PIT	Priority	NA	298.10	298.10	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	119.15	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	201.29	201.29	0.00	0.00
FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
FORTIVA	Unsecured	0.00	NA	NA	0.00	0.00
GENESIS FS CARD SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	99,185.00	98,281.57	0.00	9,860.51	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	224.71	224.71	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,951.00	1,951.65	1,951.65	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,572.00	1,572.24	1,572.24	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,430.00	3,512.11	3,512.11	0.00	0.00
MERRICK BANK	Unsecured	2,022.00	1,962.77	1,962.77	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	6,884.00	6,884.38	6,884.38	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	229.80	NA	NA	0.00	0.00
PHOENIX FINANCIAL SERVICES++	Unsecured	48.54	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Unsecured	1,760.84	0.00	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	0.00	1,403.77	1,403.77	0.00	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	0.00	17.69	17.69	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,312.00	4,312.39	4,312.39	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	5,647.00	5,647.15	5,647.15	0.00	0.00
QUANTUM3 GROUP LLC AGENT CON	Unsecured	778.00	778.09	778.09	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
T-MOBILE/T-MOBILE USA INC BY AM	Unsecured	NA	121.47	121.47	0.00	0.00
THE BUREAU INC	Unsecured	1,033.00	NA	NA	0.00	0.00
UNION ORTHOTICS AND PROSTHETIC	Unsecured	22.42	NA	NA	0.00	0.00
US ACUTE CARE SOLUTIONS	Unsecured	255.14	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION++	Unsecured	57,963.00	58,065.44	58,065.44	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	51.90	51.90	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$9,860.51	\$0.00
Mortgage Arrearage	\$224.71	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,421.46	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,646.17</b>	<b>\$9,860.51</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$303.10	\$5.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$303.10</b>	<b>\$5.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$93,984.28</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,313.49</u>	
Disbursements to Creditors	<u>\$9,865.51</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$14,179.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/12/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.